

**Information to identify the case:**

Debtor 1	<u>John H. Molloy</u>	Social Security number or ITIN	xxx-xx-9951
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	25-11274-CMG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John H. Molloy

5/12/25

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John H. Molloy  
Debtor

Case No. 25-11274-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: May 12, 2025

Form ID: 318

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2025:**

Recip ID	Recipient Name and Address
db	+ John H. Molloy, 528 Cramer Avenue, Beverly, NJ 08010-1006
520544733	+ Barclays, P.O. Box 8893, Wilmington, DE 19899-8893
520544736	+ CMG Financial, P.O. Box 77404, Ewing, NJ 08628-6404
520544737	+ Emer Phy Assoc. of NJ PA, Collection Management, 661 Andersen Drive, Drive 110, Pittsburgh, PA 15220-2700
520544743	New Jersey Natural Gas, 1415 Wyckoff Rd, Wall, NJ 07719
520544746	+ Synov US Bank, 5565 GlenRidge Connector, Atlanta, GA 30342-4756

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDESTRAFFI.COM	May 13 2025 00:43:00	Daniel E. Straffi, Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755-6431
smg	Email/Text: usanj.njbankr@usdoj.gov	May 12 2025 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 12 2025 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520544735	EDI: CITICORP	May 13 2025 00:43:00	CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007
520544734	+ EDI: CAPITALONE.COM	May 13 2025 00:43:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
520544738	+ EDI: CITICORP	May 13 2025 00:43:00	Home Depot/Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497
520544739	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	May 12 2025 20:59:54	Housing Urban Development, 451 7th Street, S.W., Washington, DC 20410-0001
520544740	+ EDI: IRS.COM	May 13 2025 00:43:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520544741	Email/Text: EBN@Mohela.com	May 12 2025 20:50:00	Mohela/Dept. of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520544742	+ Email/PDF: bankruptcy_prod@navient.com	May 12 2025 21:11:27	Navient Private Loan Trust, P.O. Box 9640, Wilkes Barre, PA 18773-9640
520544744	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 12 2025 20:50:00	NJ Division of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08695
520544745	+ EDI: SYNC	May 13 2025 00:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept., P.O. Box 71756, Philadelphia, PA 19176-1756
520544747	+ EDI: WTRRN BANK.COM	May 13 2025 00:43:00	TD Bank USA/Target, P.O. Box 673, Minneapolis, MN 55440-0673
520544748	+ EDI: TDBANKNORTH.COM	May 13 2025 00:43:00	TDRCS/Raymour & Flanigan, 1000 MacArthur Boulevard, Mahwah, NJ 07430-2035

District/off: 0312-3

User: admin

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Date Rcvd: May 12, 2025

Form ID: 318

Total Noticed: 21

520544749

+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com

May 12 2025 21:21:57

WFBNA Card, P.O. Box 393, Minneapolis, MN  
55480-0393

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Daniel E. Straffi, Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755-6431

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2025 at the address(es) listed below:

Name	Email Address
Daniel E. Straffi	bktrustee@straffilaw.com G25938@notify.cincompass.com;dstraffi@ecf.axosfs.com
Daniel E. Straffi	on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com G25938@notify.cincompass.com;dstraffi@ecf.axosfs.com
Denise E. Carlon	on behalf of Creditor CMG Mortgage Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
George E Veitengruber, III	on behalf of Debtor John H. Molloy bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5